Case 14-42704 Doc 1 Filed 11/26/14 Entered 11/26/14 10:45:52 Desc Main Document Page 1 of 21

B1 (Official Form 1) (4/10) United States Bankruptcy Court Voluntary Petition Southern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): PETERMAN, TAYLOR All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): (if more than one, state all) 5421 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 1738 EAST 71 PLACE APT. 2E CHICAGO, IL ZIP CODE 60649 ZIP CODE County of Residence or of the Principal Place of Business County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Partnership Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding check this box and state type of entity below.) П Clearing Bank Other Nature of Debts (Check one box.) Tax-Exempt Entity (Check box, if applicable.) ■ Debts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. business debts § 101(8) as "incurred by an Debtor is a tax-exempt organization under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose.3 Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,343,300. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds distribute for V distribution to unsecured creditors Estimated Number of Creditors Z П П 1-49 5,001-10,001-50-99 100-199 200-999 1,000-25,001-50,001-JE120,000 5.000 10,000 25,000 50,000 Estimated Assets  $\mathbf{Z}$ П П \$500,000\$00 \$100,001 to \$0 to \$50,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$50,000 \$500,000 \$100,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion million million million million million Estimated Liabilities v \$50,001 to \$100,001 to \$0 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion

million

million

million

million

million

Case 14-42704 Doc 1 Filed 11/26/14 Entered 11/26/14 10:45:52 Desc Main Document Page 2 of 21

B I (Official Form			Page	
Voluntary Petit (This page must	be completed and filed in every case.)	Name of Debtor(s): TAYLOR PETERMAN		
	All Prior Bankruptcy Cases Filed Within Last 8 Y			
Location Where Filed:		Case Number:	Date Filed:	
Location Where Filed:		Case Number:	Date Filed:	
	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affil		ditional sheet.)	
Name of Debtor:		Case Number:	Date Filed:	
District:	Southern District of Illinois	Relationship:	Judge:	
10Q) with the So of the Securities	Exhibit A  ed if debtor is required to file periodic reports (e.g., forms 10K and ecurities and Exchange Commission pursuant to Section 13 or 15(d) Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B (To be completed if debtor whose debts are primarily c  I, the attorney for the petitioner named in the have informed the petitioner that [he or she] 12, or 13 of title 11, United States Code available under each such chapter. I further debtor the notice required by 11 U.S.C. § 342	consumer debts.)  e foregoing petition, declare that I may proceed under chapter 7, 11, e, and have explained the relief certify that I have delivered to the	
Exhibit A	is attached and made a part of this petition.	X Signature of Attorney for Debtor(s) (	Date)	
			Date)	
	Exhibit			
Does the debtor of	own or have possession of any property that poses or is alleged to pose a	a threat of imminent and identifiable harm to pu	blic health or safety?	
Yes, and E	Exhibit C is attached and made a part of this petition.			
₩ No.				
(To be comple	Exhibit eted by every individual debtor. If a joint petition is filed		sh a canarata Evhihit D	
			ii a separate Eximent 19.7	
<b>☑</b> Exhib	it D completed and signed by the debtor is attached and r	nade a part of this petition.		
If this is a joir	nt petition:			
□ Exhib	it D also completed and signed by the joint debtor is attac	ched and made a part of this petition.	<u> </u>	
	Information Regarding th	ne Debtor - Venue		
Ø	(Check any applic Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day	able box.) business, or principal assets in this District for	180 days immediately	
	There is a bankruptcy case concerning debtor's affiliate, general partr	ner, or partnership pending in this District.		
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)				
	Landlord has a judgment against the debtor for possession of debto	r's residence. (If box checked, complete the fol	flowing.)	
		(Name of landlord that obtained judgment)	***************************************	
		(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
	Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
	Debtor certifies that he/she has served the Landlord with this certifie	ication. (11 U.S.C. § 362(I)).		

# Case 14-42704 Doc 1 Filed 11/26/14 Entered 11/26/14 10:45:52 Desc Main Document Page 3 of 21

B 1 (Official Form) 1 (4/10)	Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case.)	TAYLOR PETERMAN
	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7]. I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition]. I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X  Signature of Debtor  T. 7. 3 - 9.36 - 46.17  Telephone Number (if not represented by attorney)  Date	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  (Signature of Foreign Representative)  Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s)  Printed Name of Attorney for Debtor(s)  Firm Name  Address  Telephone Number  Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.  Signature of Debtor (Corporation/Partnership)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer  Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  Address
I dealers under papalty of paritys, that the information provided in this patition is true	. **
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date  Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted
Printed Name of Authorized Individual	in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	
Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11115 C & 110:18 U.S.C & 156

B 1D (Official Form 1, Exhibit D) (12/09)

#### UNITED STATES BANKRUPTCY COURT

Southern District of Illinois

In re TAYLOR PETERMAN	Case No
Debtor	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

B ID (Official Form 1, Exh. D) (12/09) – Cont.	ge 2
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]	he t
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these	
requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	D
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of menta illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.	i.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credi counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	it

I certify under penalty of perjury that the information provided above is true and

Date:

Signature of Debtor: Yaylu Peltur

correct.

## Case 14-42704 Doc 1 Filed 11/26/14 Entered 11/26/14 10:45:52 Desc Main Document Page 6 of 21

B6 Summary (Official Form 6 - Summary) (12/07)

United States	Bankruptc	y Court
---------------	-----------	---------

	NORTHERN	District Of ILLINOIS	
In re TAYLOR PETERMAN		Case No.	
Debtor	,	Chapter 7	

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$0.00		
B - Personal Property	YES	3	\$ 2,700.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	/		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		<sup>\$</sup> 13,998.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	7			
Current Income of Individual Debtor(s)	YES	/			\$ 2,312.00
J - Current Expenditures of Individual Debtors(s)	YES				\$ 1,825.00
TC	<b>DTAL</b>	14	\$ 2,700.00	\$ 13,998.00	

Form 6 - Statistical Summary (12/07)

# United States Bankruptcy Court NORTHERN District Of ILLINOIS

In re TAYLOR PETERMAN Debtor	Case No.
	Chapter 7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

□ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	§ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 1,786.00
Average Expenses (from Schedule J, Line 18)	\$ 1,825.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 2,312.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 13,998.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 13,998.00

Case 14-42704 Doc 1 Filed 11/26/14 Entered 11/26/14 10:45:52 Desc Main Document Page 8 of 21

B6A (Official Form 6A) (12/07)

In re TAYLOR PETERMAN	Casa Na
Debtor	Case No.
DUNGI	(If known)

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

	DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
			THE PARTY OF THE P		
j j j l					

(Report also on Summary of Schedules.)

Case 14-42704 Doc 1 Filed 11/26/14 Entered 11/26/14 10:45:52 Desc Main Document Page 9 of 21

B6B (Official Form 6B) (12/07)

In re	TAYLOR PETERMAN ,	Case No.	
	Debtor	(If known)	

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	×			
3. Security deposits with public utilities, telephone companies, land-lords, and others.	×			
4. Household goods and furnishings, including audio, video, and computer equipment.		BEDROOM SET, DINING SET, COUCH, TV, CHAIRS, ECT		1200
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	×			
6. Wearing apparel.		6 PANTS, 11 SHIRTS, WORK UNIFORMS, SHOES, BOOTS, COATS, ECT.		1500
7. Furs and jewelry.	×	_		
8. Firearms and sports, photographic, and other hobby equipment.	×			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	×			
10. Annuities. Itemize and name each issuer.	×			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	×			

Case 14-42704 Doc 1 Filed 11/26/14 Entered 11/26/14 10:45:52 Desc Main Page 10 of 21 Document

B6B (Official Form 6B) (12/07) -- Cont.

In re TAYLOR PETERMAN ,	Case No.
Debtor	(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, MIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	×			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	×			
14. Interests in partnerships or joint ventures. Itemize.	×			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	×			
16. Accounts receivable.	×			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	×			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	×			ļ
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	×			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	×			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	×		With the second	

# Case 14-42704 Doc 1 Filed 11/26/14 Entered 11/26/14 10:45:52 Desc Main B6B (Official Form 6B) (12/07) -- Cont. Page 11 of 21

In re TAYLOR PETERMAN ,	Case No.
Debtor	(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	MUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	×			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	×		TANKE TANKE	
25. Automobiles, trucks, trailers, and other vehicles and accessories.	×			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	×			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	×			
30. Inventory.	X			
31. Animals.	×			
32. Crops - growing or harvested. Give particulars.	×			
33. Farming equipment and implements.	×			
34. Farm supplies, chemicals, and feed.	×			
35. Other personal property of any kind not already listed. Itemize.	×		***	
		continuation sheets attached Total>		\$ 2,700.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case 14-42704 Doc 1 Filed 11/26/14 Entered 11/26/14 10:45:52 Desc Main Document Page 12 of 21

B6C (Official Form 6C) (04/10)

In re TAYLOR PETERMAN	Case No.
Debtor	(If known)

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$146.450.*
□ 11 U.S.C. § 522(b)(2)	0110, 100.
□ 11 U.S.C. § 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
	·		

<sup>\*</sup> Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

\_\_\_continuation sheets attached

## Case 14-42704 Doc 1 Filed 11/26/14 Entered 11/26/14 10:45:52 Desc Main Document Page 13 of 21

B6D	(Official	Form	6D)	(12/07)

In re TAYLOR PETERMAN ,	Case No.
Debtor	(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

V

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			JOSEPH TO DIE					
			VALUE \$					
ACCOUNT NO.								
ACCOUNT NO.			VALUE\$					
			VALUE \$ Subtotal ▶				6	
continuation sheets attached			(Total of this page)				\$ o	\$ <sub>0</sub>
			Total ► (Use only on last page)				\$	\$
						•	(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Case 14-42704 Doc 1 Filed 11/26/14 Entered 11/26/14 10:45:52 Desc Main Document Page 14 of 21

B6E (Official Form 6E) (4/10)

In re TAYLOR PETERMAN ,	Case No
Debtor	(if known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.	
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)	
Domestic Support Obligations	
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).	or
Extensions of credit in an involuntary case	
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).	ıe
print .	

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

☐ Wages, salaries, and commissions

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Case 14-42704 Doc 1 Filed 11/26/14 Entered 11/26/14 10:45:52 Desc Main Document Page 15 of 21

B6E (Official Form 6E) (4/10) – Cont.	
In re TAYLOR PETERMAN  Debtor	, Case No(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,775* per fa	Farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,600* for deposits for the purchast were not delivered or provided. 11 U.S.C. § 507(a)(7).	hase, lease, or rental of property or services for personal, family, or household use,
Taxes and Certain Other Debts Owed to Governmental	Units
Taxes, customs duties, and penalties owing to federal, state, a	and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured De	pository Institution
Claims based on commitments to the FDIC, RTC, Director of Governors of the Federal Reserve System, or their predecessors § 507 (a)(9).	f the Office of Thrift Supervision, Comptroller of the Currency, or Board of s or successors, to maintain the capital of an insured depository institution. 11 U.S.C.
Claims for Death or Personal Injury While Debtor Was	Intoxicated
Claims for death or personal injury resulting from the operation drug, or another substance. 11 U.S.C. § 507(a)(10).	on of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a
* Amounts are subject to adjustment on 4/01/13, and every three	e years thereafter with respect to cases commenced on or after the date of adjustment.
¢ı	ontinuation sheets attached

Case 14-42704 Doc 1 Filed 11/26/14 Entered 11/26/14 10:45:52 Desc Main Document Page 16 of 21

B6F (Official Form 6F) (12/07)

In re TAYLOR PETERMAN Debtor	Case No.
Debtoi	(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1024							
ENHANCED RECOVERY CO 8014 Bayberry Rd. Jacksonville, FL 32256			06/01/2014 COLLECTION/SPRINT				\$559.00
ACCOUNT NO. 122119							
CBE GROUP PO Box 126 Waterloo, IA 50701			03/20/2012 COLLECTION/COMED				\$656.00
ACCOUNT NO. 266							
CNAC-IL-115 806 E North Ave Glendale Heights, IL 60139			07/23/2010 CHARGE-OFF AUTO LOAN		a.v.		\$11,586.00
ACCOUNT NO. 45000							
PEOPLES ENGERY P.O. Box 19100 Green Bay, WI 54307-9100			07/05/2006 COLLECTION				\$797.00
Subtotal➤ \$ 13598			\$ 13598				
continuation sheets attached							

Case 14-42704 Doc 1 Filed 11/26/14 Entered 11/26/14 10:45:52 Desc Main Document Page 17 of 21

Official Form 6F (12/07) - Cont.

In re <u>TAYLOR PETERMAN</u> ,	Case No.
Debtor	(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  MERCY HOSPITAL 2525 S Michigan Ave, Chicago, IL 60616			01/01/2007 COLLECTION/ MEDICAL				\$400.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.				-			
ACCOUNT NO.							
Sheet noofcontinuation sheets attacto Schedule of Creditors Holding Unsecure					Subt	total≯	\$ 400
Nonpriority Claims  Total  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)				ule F.) tistical	\$		

Case 14-42704 Doc 1 Filed 11/26/14 Entered 11/26/14 10:45:52 Desc Main Document Page 18 of 21

B6G (Official Form 6G) (12/07)	
In re TAYLOR PETERMAN	, Case No.
Debtor	(if known)

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
·	

Case 14-42704	Doc 1	Filed 11/26/14	Entered 11/26/14 10:45:52	Desc Mair
		Document	Page 19 of 21	

B6H (Official Form 6H) (12/07)

In re TAYLOR PETERMAN,	Case No.
Debtor	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

tors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

# Case 14-42704 Doc 1 Filed 11/26/14 Entered 11/26/14 10:45:52 Desc Main Document Page 20 of 21

B6I (Official Form 6I) (12/07)

In re TAYLOR PETERMAN	Case No.
Debtor	(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

mployment: ccupation CNA ame of Employer NORWOOD CROSSING tow long employed 2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1	DEBTOR		
ccupation CNA ame of Employer NORWOOD CROSSING	DEBTOR		AGE(S):
ame of Employer NORWOOD CROSSING			SPOUSE
			91003E
ow long employed 7 1/2 / A	3		
	15		
Idress of Employer	Chicago, IL		
6020 N. Nina AU-	2		
OME: (Estimate of average or projected me case filed)	onthly income at time	DEBTOR	SPOUSE
,		\$	\$
Ionthly gross wages, salary, and commission	ons	- 5 0 10	-
(Prorate if not paid monthly) Estimate monthly overtime		<u>\$ 2,312.00</u>	<u> </u>
UBTOTAL		\$ 2,312.00	§ 0.00
ESS PAYROLL DEDUCTIONS			<u> </u>
Payroll taxes and social security		§ 526.00	<b>. . .</b>
Insurance Union dues		\$ 0.00	<u> </u>
Other (Specify):		\$ 0.00 \$ 0.00	<u> </u>
outer (opeeny).		\$0.00	
SUBTOTAL OF PAYROLL DEDUCTIONS		<u>\$_526.00</u>	\$ 0.00
OTAL NET MONTHLY TAKE HOME PA	ΛY	\$ <u>1,786.00</u>	\$_0.00
Regular income from operation of business or profession or farm (Attach detailed statement)		\$_0.00	_ S
come from real property	•	<u>\$</u> 0.00	<b>S</b>
erest and dividends		\$ 0.00	\$
Alimony, maintenance or support payments payable to the debtor for		\$ 0.00	- P
the debtor's use or that of dependents liste ocial security or government assistance	ed above	9	<b>5</b>
Specify):ension or retirement income		\$ 0.00	<b>. . . . . . . . . .</b>
ther monthly income		\$ 0.00	\$
(Specify):		\$ 0.00	\$
UBTOTAL OF LINES 7 THROUGH 13		\$ <u>0.00</u>	\$ 0.00
VERAGE MONTHLY INCOME (Add am	ounts on lines 6 and 14)	<u>\$ 1,786.00</u>	§ 0.00
COMBINED AVERAGE MONTHLY INCOME: (Combine column	\$ <u>1,</u> 7	86.00	
rom line 15)		(Report also on Sum on Statistical Summa	mary of Schedules and, if applicable, ary of Certain Liabilities and Related Data)
scribe any increase or decrease in income	reasonably anticipated to	occur within the year	following the filing of this document:

## Case 14-42704 Doc 1 Filed 11/26/14 Entered 11/26/14 10:45:52 Desc Main Document Page 21 of 21

B6J (Official Form 6J) (12/07)

In re TAYLOR PETERMAN ,	Case No.
Debtor	(if known)

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C. Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." 1. Rent or home mortgage payment (include lot rented for mobile home) \$ 850.00 a. Are real estate taxes included? b. Is property insurance included? Yes \_\_\_\_\_ No \_\_\_\_ 2. Utilities: a. Electricity and heating fuel <sub>\$</sub> 175.00 b. Water and sewer \$ 0.00 c. Telephone \$ 100.00 d. Other \$ 0.00 3. Home maintenance (repairs and upkeep) \$ 0.00 4. Food \$ 250.00 5. Clothing \$ 125.00 6. Laundry and dry cleaning **§** 75.00 7. Medical and dental expenses \$ 0.00 8. Transportation (not including car payments) \$ 250.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 0.00 10.Charitable contributions \$ 0.00 11 Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's \$ 0.00 b. Life \$ 0.00 c. Health \$ 0.00 d. Auto \$ 0.00 e. Other \$\_0.00 12. Taxes (not deducted from wages or included in home mortgage payments) \$ 0.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto \$ 0.00 b. Other \$ 0.00 c. Other \$ 0.00 14. Alimony, maintenance, and support paid to others \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 17. Other \$ 0.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, \$ 1,825.00 if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I s 1,786.00 b. Average monthly expenses from Line 18 above \$ 1,825.00 c. Monthly net income (a. minus b.) \$ -39.00